

involved with this amendment to the amendment that I have some basic concerns with that. I haven't had a chance to read the amendment to the committee amendments. I would not oppose it now because I'm not quite sure what it means, knowing full well that on Select File we'll have a chance to talk about this again. I would like to think that the responsibility of this body is though to protect the consumer, to offer the chance for people to pre-buy this kind of a service. Service is the key word. There is service provided by cemeteries and there is service provided by the funeral home operators. In some cases they can be the same. In that particular instance the 15 percent may or may not be needed. There are some funeral homes, you should know, who want the whole 100 percent to go into trust. There are some funeral homes that think that the 15 percent should be allowed to them just as it will be and could be allowed to cemeteries. There is a lot yet, my point being, to concern ourselves with regarding this legislation. I would hope and believe that this bill should be advanced, but also I think some of us should take the time, those of us that are interested, to better understand the ramifications of this legislation, especially from a consumer point of view. Our primary obligation is to protect that money and that trust so it can be used for the purpose it was intended. I would like to think, for example, that some of us were in the contracting business, in the oil business, that if we took an hour or two to talk to someone about a 4 or 5,000 dollar or 3 to 6,000 dollar piece of business, with a guarantee that you are going to have it, we wouldn't worry about that 15 percent up front knowing full well that when the service was provided we were going to get 100 percent without worry of what we contracted for to begin with. So I'm not too worried about that 15 percent at all and I don't think anybody would be hurt at all. However, we know in some cases where cemeteries are building crypts, for example. They sell the crypts before they are even built, that creates another problem.

PRESIDENT: One minute.

SENATOR LYNCH: That should be taken into consideration. As a result of that, provisions are made in the bill so that some funds up front can be used for that purpose knowing full well that, in fact, that is what the money was for. I hope we can take the time, during the period from General File to Select, to better under this. By that time our